

<i>SERFF Tracking Number:</i>	<i>TRGR-125389282</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Republic Underwriters Insurance Company</i>	<i>State Tracking Number:</i>	<i>#? \$50</i>
<i>Company Tracking Number:</i>	<i>07-215</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0003 Owner Occupied Homeowners</i>
<i>Product Name:</i>	<i>Standard Homeowners</i>		
<i>Project Name/Number:</i>	<i>Revision of Scheduled Personal Property Endorsement/07-215</i>		

Filing at a Glance

Company: Republic Underwriters Insurance Company

Product Name: Standard Homeowners

SERFF Tr Num: TRGR-125389282 State: Arkansas

TOI: 04.0 Homeowners

SERFF Status: Closed

State Tr Num: #? \$50

Sub-TOI: 04.0003 Owner Occupied Homeowners

Co Tr Num: 07-215

State Status: Fees not received

Filing Type: Form

Co Status: Submitted

Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding

Author: William Bradford

Disposition Date: 01/02/2008

Date Submitted: 12/28/2007

Disposition Status: Approved

Effective Date Requested (New): 02/01/2007

Effective Date (New): 02/01/2008

Effective Date Requested (Renewal): 02/01/2007

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Revision of Scheduled Personal Property Endorsement
Project Number: 07-215

Status of Filing in Domicile: Authorized

Domicile Status Comments: A similar form is approved in Texas

Reference Organization: N/A

Reference Number: N/A

Reference Title: N/A

Advisory Org. Circular: N/A

Filing Status Changed: 01/02/2008

State Status Changed: 12/31/2007

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

We have run into some problems programming blanket coverage. We are therefore modifying this form to delete the specified limit per item for blanket coverage. Blanket will be introduced at a later date. This is the only change.

Since this is a new program, we have not changed the edition date.

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TOI:	04.0 Homeowners	Sub-TOI:	04.0003 Owner Occupied Homeowners
Product Name:	Standard Homeowners		
Project Name/Number:	Revision of Scheduled Personal Property Endorsement/07-215		

Company and Contact

Filing Contact Information

William Bradford, Senior Products Filing Specialist	bill.bradford@republicgroup.com
5525 LBJ Freeway	(972) 788-6617 [Phone]
Dallas, TX 75240	(972) 788-6609[FAX]

Filing Company Information

Republic Underwriters Insurance Company	CoCode: 24538	State of Domicile: Texas
5525 LBJ Freeway	Group Code: 3489	Company Type:
Dallas, TX 75240-6241	Group Name: The Republic Group	State ID Number:
(972) 788-6001 ext. [Phone]	FEIN Number: 75-1221537	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50 per form filing
Per Company:	No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
0007789510	\$50.00	12/20/2007
	\$0.00	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Becky Harrington	01/02/2008	01/02/2008

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Disposition

Disposition Date: 01/02/2008

Effective Date (New): 02/01/2008

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	TRGR-125389282	State:	Arkansas
Filing Company:	Republic Underwriters Insurance Company	State Tracking Number:	#? \$50
Company Tracking Number:	07-215		
TOI:	04.0 Homeowners	Sub-TOI:	04.0003 Owner Occupied Homeowners
Product Name:	Standard Homeowners		
Project Name/Number:	Revision of Scheduled Personal Property Endorsement/07-215		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	SCHEDULED PERSONAL PROPERTY ENDORSEMENT	Approved	Yes

SERFF Tracking Number: TRGR-125389282 State: Arkansas

Filing Company: Republic Underwriters Insurance Company State Tracking Number: #? \$50

Company Tracking Number: 07-215

TOI: 04.0 Homeowners Sub-TOI: 04.0003 Owner Occupied Homeowners

Product Name: Standard Homeowners

Project Name/Number: Revision of Scheduled Personal Property Endorsement/07-215

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	SCHEDULED PERSONAL PROPERTY ENDORSEMENT	RH 04 61	02 08	Endorseme Replaced nt/Amendm ent/Condi ons	Replaced Form #:0.00 RH 04 61 02 08 Previous Filing #: 7789300		RH 04 61 02 08-1 SPP.pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

SCHEDULED PERSONAL PROPERTY ENDORSEMENT

SCHEDULE*

Class of Personal Property	Blanket Limit	Blanket Limit Per Item	Scheduled Limit	Premium
1. Jewelry , as scheduled below.	\$		\$	\$
2. Furs and garments trimmed with fur or consisting principally of fur, as scheduled below.				
3. Cameras , projection machines, films and related articles of equipment, as listed below.				
4. Musical instruments and related articles of equipment, as listed below. You agree not to perform with these instruments for pay unless specifically provided under this policy.				
5. Silverware , silver-plated ware, goldware, gold-plated ware and pewterware, but excluding pens, pencils, flasks, smoking implements or jewelry.				
6. Golfer's equipment meaning golf clubs, golf clothing and golf equipment.				
7.a. Fine Arts , as scheduled below. This premium is based on your statement that the property insured is located at the following address: at at 7.b. For an additional premium, Paragraph 5.b. under C. Perils Insured Against is deleted only for the articles marked with a double asterisk (**) in the schedule below.			Total Fine Arts Amount \$ Amount of 7.b. only \$	
8. Postage Stamps				
9. Rare and Current Coins				
10. Collectibles , private collections of rare, unique or novel items such as dolls, trains, etc. (not including stamps or rare and current coins).				
11. Miscellaneous , items not included in any of the above categories such as hearing aids etc.				
Article Or Property	Description	Amount Of Insurance		
THE AMOUNTS SHOWN FOR EACH ITEM IN THIS SCHEDULE ARE LIMITED BY THE LOSS SETTLEMENT CONDITION IN PARAGRAPH F.2.				
*Entries may be left blank if shown elsewhere in this policy for this coverage.				

We cover the classes of personal property which are indicated above by an amount of insurance.

This coverage is subject to the:

1. Definitions;
2. Section I – Conditions; and
3. Sections I and II – Conditions;

in the policy and all provisions of this endorsement.

Any deductible stated in this policy does not apply to this coverage.

A. Newly Acquired Property – Jewelry, Furs, Cameras, Musical Instruments And Collectibles

1. We cover newly acquired property of a class of property already insured. The lesser of the following limits applies:
 - a. 25% of the amount of insurance for that class of property; or
 - b. \$10,000.
2. When you acquire new property you must:
 - a. Report these objects to us within 30 days; and
 - b. Pay the additional premium from the date acquired.

B. Newly Acquired Fine Arts

We cover objects of art acquired during the policy period for their actual cash value. However, we will pay no more than 25% of your total itemized coverage for fine arts. For coverage to apply for newly acquired fine arts you must:

1. Report these objects to us within 90 days; and
2. Pay the additional premium from the date acquired.

C. Perils Insured Against

We insure against risks of direct loss to property described only if that loss is a physical loss to property; however, we do not insure loss caused by any of the following:

1. Wear and tear, gradual deterioration or inherent vice.
2. Insects or vermin.
3. War, including the following and any consequence of any of the following:

- a. Undeclared war, civil war, insurrection, rebellion or revolution;
- b. Warlike act by a military force or military personnel; or
- c. Destruction, seizure or use for a military purpose.

Discharge of a nuclear weapon will be deemed a warlike act even if accidental.

4. Nuclear Hazard, to the extent set forth in the Nuclear Hazard Clause of Section I – Conditions.
5. If Fine Arts are covered:
 - a. Repairing, restoration or retouching process;
 - b. Breakage of art glass windows, glassware, statuary, marble, bric-a-brac, porcelains and similar fragile articles. We cover loss by breakage if caused by:
 - (1) Fire or lightning;
 - (2) Explosion, aircraft or collision;
 - (3) Windstorm, earthquake or flood;
 - (4) Malicious damage or theft;
 - (5) Derailment or overturn of a conveyance.

We do not insure loss, from any cause, to property on exhibition at fair grounds or premises of national or international expositions unless the premises are covered by this policy.

6. If Collectibles, Postage Stamps or Rare and Current Coins are covered:
 - a. Fading, creasing, denting, scratching, tearing or thinning;
 - b. Transfer of colors, inherent defect, dampness, extremes of temperature, or depreciation;
 - c. Being handled or worked on;
 - d. The disappearance of individual stamps, coins or other articles unless the item is:
 - (1) Described and scheduled with a specific amount of insurance; or
 - (2) Mounted in a volume and the page it is attached to is also lost; or

- e. Shipping by mail other than registered mail.

However, we do not insure loss, from any cause, to property in the custody of transportation companies or not part of a stamp or coin collection.

D. Territorial Limits

We cover the property described worldwide.

E. Special Provisions

1. Fine Arts: You agree that the covered property will be handled by competent packers.
2. Golfer's Equipment includes your other clothing while contained in a locker when you are playing golf. We cover golf balls for loss by fire or burglary provided there are visible marks of forcible entry into the building, room or locker.
3. Postage Stamps includes the following owned by or in the custody or control of the "insured":
 - a. Due, envelope, official, revenue, match and medicine stamps;
 - b. Covers, locals, reprints, essays, proofs and other philatelic property; or
 - c. Books, pages and mounting of items in **a.** and **b.**
4. Rare and Current Coins includes the following owned by or in custody or control of the "insured":
 - a. Medals, paper money, bank notes;
 - b. Tokens of money and other numismatic property; or
 - c. Coin albums, containers, frames, cards and display cabinets in use with such collection.

F. Conditions

1. Loss Clause

The amount of insurance under this endorsement will not be reduced except for a total loss of a scheduled article. We will refund the unearned premium applicable to such article after the loss or you may apply it to the premium due for the replacement of the scheduled article.

2. Loss Settlement

Covered property losses are settled as follows:

a. Standard Loss Settlement – Scheduled Property

- (1) The value of the property insured is not agreed upon but will be ascertained at the time of loss or damage. We will not pay more than the least of the following amounts:
 - (a) The actual cash value of the property at the time of loss or damage;
 - (b) The amount for which the property could reasonably be expected to be repaired to its condition immediately prior to loss;
 - (c) The amount for which the article could reasonably be expected to be replaced with one substantially identical to the article lost or damaged; or
 - (d) The amount of insurance.
- (2) The actual cash value condition in paragraph (1)(a) above does not apply if, at the time of loss, Coverage C – Personal Property covered in the policy to which this endorsement is attached is subject to replacement cost loss settlement.

b. Agreed Value Loss Settlement – Fine Arts Only

- (1) We will pay for each article designated in the Schedule, the full amount shown in the schedule, which is agreed to be the value of that article or property. At our request, you will surrender that article or property to us if not lost or stolen.

- (2) If the scheduled article or property is a pair or set, or consists of several parts when complete, we will pay the full amount shown in the Schedule for that pair, set or complete article. At our request, you will surrender that article or property to us if not lost or stolen.
- (3) In the event lost or stolen property is recovered and we have paid you the full amount shown in the Schedule for that property, you will surrender that property to us.
- (4) We will, at your request, sell back to you, at a price you and we agree upon, any class of property or scheduled article you surrendered to us to comply with the terms in (1), (2) or (3) above.

c. Unscheduled Property – Blanket Limit and Blanket Limit Per Item

In case of loss to any scheduled item, the amount to be paid will be determined in accordance with paragraph 2.a. **Standard Loss Settlement – Scheduled Property.**

When a Blanket Limit applies to jewelry, furs, cameras, musical instruments, silverware, golfer's equipment, fine arts, postage stamps, rare and current coins, or collectibles, we will pay the actual cash value of the loss at the time of loss, but not more than the applicable Blanket Limit and subject to the applicable Blanket Limit Per Item.

We will not pay a greater proportion of any loss for a class of personal property than the applicable Blanket Limit bears to the actual cash value for that class of personal property.

3. Pair, Set Or Parts Other Than Fine Arts

a. Loss To A Pair Or Set

In case of a loss to a pair or set we may elect to:

- (1) Repair or replace any part to restore the pair or set to its value before the loss; or
 - (2) Pay the difference between actual cash value of the property before and after the loss.
 - (3) The Blanket Limit Per Item applies to each pair or set as a whole.
- b. In case of a loss to any part of covered property, consisting of several parts when complete, we will pay for the value of the part lost or damaged.

The Blanket Limit Per Item applies to the covered property as a complete article.

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Product Name: Standard Homeowners
Project Name/Number: Revision of Scheduled Personal Property Endorsement/07-215

Supporting Document Schedules

		Review Status:	
Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Approved	01/02/2008

Comments:

Attachment:

AR HOForms3.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name					Group NAIC #
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #	

5. Company Tracking Number	
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
7. Signature of authorized filer				
8. Please print name of authorized filer				

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)				
10. Sub-Type of Insurance (Sub-TOI)				
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]				
12. Company Program Title (Marketing title)				
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)			
14. Effective Date(s) Requested	New:		Renewal:	
15. Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No			
16. Reference Organization (if applicable)				
17. Reference Organization # & Title				
18. Company's Date of Filing				
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved			

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	
21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]	

[illegible]

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)

(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #				
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)				
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	
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☐ Rate Increase ☐ Rate Decrease ☐ Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	
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4a.	Rate Change by Company (As Proposed)
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

4b.	Rate Change by Company (As Accepted) For State Use Only
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5.	Overall Rate Information (Complete for Multiple Company Filings only)
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		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)		
5b	Overall percentage rate impact for this filing		
5c	Effect of Rate Filing – Written premium change for this program		
5d	Effect of Rate Filing – Number of policyholders affected		

6.	Overall percentage of last rate revision	
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7.	Effective Date of last rate revision	
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01		[] New [] Replacement [] Withdrawn	
02		[] New [] Replacement [] Withdrawn	
03		[] New [] Replacement [] Withdrawn	